

EXHIBIT 10

From: Duffy, John R [john.r.duffy@jpmorgan.com]
Sent: 7/19/2013 6:52:42 PM
To: Erdoes, Mary E [mary.erdoes@jpmorgan.com]
Subject: Re: JE talking pts.

Agree. Will work on those this weekend for us to knock back and forth.

John R. Duffy
J.P. Morgan
CEO, U.S. Private Bank
270 Park Avenue
New York, NY 10017
Tel: 212-464-1468
Email: john.r.duffy@jpmorgan.com

J.P. Morgan Securities LLC

----- Original Message -----

From: Erdoes, Mary E
Sent: Friday, July 19, 2013 06:49 AM Eastern Standard Time
To: Duffy, John R
Subject: Re: JE talking pts.

I think that is fine. I think the harder stuff to answer is all the questions he will pose back so we need to do that together.

----- Original Message -----

From: Duffy, John R
Sent: Friday, July 19, 2013 01:12 AM
To: Erdoes, Mary E
Subject: JE talking pts.

What do you think?

1. The repetitive nature of your cash transactions is a problem for us and our relationship with you.
2. The regulatory standards in the banking industry continue to evolve with a very low tolerance for cash activity when combined with your personal history.
3. So, given the intersection of these circumstances we are in a uniquely challenged situation. Remediation is required and we need to ask you - in an orderly manner - to find another bank for your needs.

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